

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
JOHNSTOWN DIVISION

In re:

WAYNE M. BAMBARGER  
APRIL M. BAMBARGER  
Debtor(s)

Case No. 18-70585JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/16/2018.
- 2) The plan was confirmed on 10/10/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/19/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/04/2023.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$37,168.00.
- 10) Amount of unsecured claims discharged without full payment: \$51,972.70.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$21,022.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$21,022.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,971.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$971.07
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,942.07**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
APEX ASSET++	Unsecured	30.00	NA	NA	0.00	0.00
ATLANTIC BROADBAND*	Unsecured	17.00	NA	NA	0.00	0.00
BANK OF AMERICA NA**	Unsecured	2,492.00	NA	NA	0.00	0.00
BILL ME LATER++	Unsecured	2,362.00	NA	NA	0.00	0.00
BURR & REID++	Unsecured	931.00	NA	NA	0.00	0.00
CBNA	Unsecured	2,314.00	NA	NA	0.00	0.00
CHASE(*)	Unsecured	1,413.00	NA	NA	0.00	0.00
CLEAR MED PROVIDERS++	Unsecured	22.00	NA	NA	0.00	0.00
CMC	Unsecured	70.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	257.00	NA	NA	0.00	0.00
DUBOIS REGIONAL MEDICAL CENTE	Unsecured	257.00	NA	NA	0.00	0.00
HMC GROUP	Unsecured	125.00	NA	NA	0.00	0.00
HUGILL SANITATION INC	Unsecured	368.00	NA	NA	0.00	0.00
NAVIENT CFC	Unsecured	4,608.00	6,431.67	6,431.67	40.39	0.00
NELNET	Unsecured	2,677.00	NA	NA	0.00	0.00
NELNET	Unsecured	1,784.00	NA	NA	0.00	0.00
NELNET	Unsecured	1,688.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL(*)	Unsecured	8,884.00	NA	NA	0.00	0.00
P JOSEPH VALIGORSKY MD	Unsecured	243.00	NA	NA	0.00	0.00
PA DEPARTMENT OF LABOR & INDU	Unsecured	8,505.00	NA	NA	0.00	0.00
PA MUNICIPAL SERVICE CO	Unsecured	243.00	NA	NA	0.00	0.00
PENELEC/FIRST ENERGY**	Unsecured	662.00	1,324.05	1,324.05	8.32	0.00
PENN CREDIT CORP	Unsecured	266.00	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	803.00	917.25	917.25	5.76	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	628.00	628.17	628.17	3.94	0.00
R & R RADIOLOGY++	Unsecured	99.00	NA	NA	0.00	0.00
SUSQUEHANNA FAMILY DENTAL LL	Unsecured	54.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	1,545.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	2,377.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	471.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	3,578.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TIMBERLAND FCU*	Secured	6,646.00	10,219.67	0.00	0.00	0.00
TIMBERLAND FCU*	Unsecured	1,618.00	NA	NA	0.00	0.00
TIMBERLAND FCU*	Unsecured	7,896.00	9,967.46	9,967.46	62.60	0.00
US BANK TRUST NA - TRUSTEE ET A	Secured	28,724.00	28,801.09	0.00	0.00	0.00
US BANK TRUST NA - TRUSTEE ET A	Secured	0.00	0.00	1,459.20	1,459.20	0.00
US BANK TRUST NA - TRUSTEE ET A	Secured	0.00	0.00	0.00	13,427.69	0.00
US BANK TRUST NA - TRUSTEE ET A	Secured	0.00	10,551.87	0.00	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	3,124.00	10,789.90	10,789.90	67.76	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	107.00	210.37	210.37	1.32	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	489.00	469.29	469.29	2.95	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$1,459.20	\$14,886.89	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$1,459.20</b>	<b>\$14,886.89</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$30,738.16</b>	<b>\$193.04</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,942.07</u>
Disbursements to Creditors	<u>\$15,079.93</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$21,022.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/01/2023

By: /s/ Ronda J. Winneccour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.